



NEWS

Federal Communications Commission
445 12th Street, S.W.
Washington, D. C. 20554

News Media Information 202 / 418-0500
Internet: <http://www.fcc.gov>
TTY: 1-888-835-5322

This is an unofficial announcement of Commission action. Release of the full text of a Commission order constitutes official action.
See MCI v. FCC, 515 F 2d 385 (D.C. Circ 1974).

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News Media Contact:
Rosemary Kimball at (202) 418-0511
E-mail: rkimball@fcc.gov

FCC CONTINUES NATIONAL FRAUD AWARENESS WEEK ACTIVITIES *Day Three: Cramming*

Washington, DC – The Federal Communications Commission is recognizing National Fraud Awareness Week (August 4th-10th) by highlighting topics on which it receives many inquiries and complaints from consumers. One topic will be addressed each day. Not all are frauds or scams, but all are issues about which consumers should be informed.

Today's topic is:

CRAMMING

"Cramming" is the practice of placing unauthorized, misleading, or deceptive charges on your telephone bill. Entities that fraudulently cram people appear to rely on confusing telephone bills in order to mislead consumers into paying for services they did not authorize or receive. When a local company, long distance telephone company, or another type of service provider either accidentally or intentionally sends inaccurate billing data to be included on the consumer's local telephone bill, cramming can occur.

Cramming also occurs when a local or long distance company or another type of service provider does not clearly or accurately describe all of the relevant charges to the consumer when marketing the service. Although the consumer authorized the service, the charge is still considered "cramming" because the consumer was misled.

Cramming Charges: What They Look Like

Cramming comes in many forms and is often hard to detect, unless you closely review your telephone bill. The following charges would be legitimate if a consumer authorized them but, if unauthorized, these charges could constitute cramming:

- Charges for services explained on the telephone bill in general terms, such as "service fee," "service charge," or "other fees:"

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- Charges that are added to a consumer's telephone bill every month without a clear explanation of the services provided – such as a "monthly fee" or "minimum monthly usage fee;" and
- Other charges from a local or long distance company for a service that it provides but, like the other examples, could be cramming if unauthorized.

FCC Truth-in-Billing Rules

The FCC has rules that require telephone companies to make their phone bills more consumer-friendly. These rules enable consumers to determine, when reading their bills, what services have been provided, by whom, and the charges assessed for these services. Telephone companies must also list a toll-free number on their bills for customers with billing inquiries.

How to Protect Yourself and Save Money

- Carefully review your phone bill every month.
- Make sure you know what service was provided, even for small charges. Crammers often try to go undetected by submitting \$2.00 or \$3.00 charges to thousands of consumers.
- Keep a record of the telephone services you have authorized and used – including calls placed to 900 numbers and other types of telephone information services. These records can be helpful when billing descriptions are unclear.
- Carefully read all forms and promotional materials before signing up for telephone services or other services charged on your phone bill.
- Companies compete for your telephone business. Use your buying power wisely and shop around.

Actions You Can Take if You Think You've Been Crammed

- Immediately call the company that charged you for calls you did not place, or charged you for services you did not authorize or use.
- Ask the company to explain the charges.
- Request an adjustment to your bill for any incorrect charges.

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FILING A COMPLAINT

You can file a complaint with the FCC by e-mail (**fccinfo@fcc.gov**); over the Internet (**www.fcc.gov/cgb/complaints.html**); by telephone at: 1-888-CALL-FCC (1-888-225-5322) voice; or at: 1-888-TELL-FCC (1-888-835-5322) TTY; or by mail (Federal Communications Commission, Consumer & Governmental Affairs Bureau, Consumer Inquiries and Complaints Division, 445 12th Street, SW, Washington, DC 20554).

For information on this and other topics of interest to consumers, visit our Web site at www.fcc.gov/cgb

To receive information on this and other FCC consumer topics through the Commission's electronic subscriber service, click on www.fcc.gov/cgb/emailservice.html.